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ABSTRACT OF THE DISCLOSURE

A service provider activates subscribers for electronic presentment of bills and for electronic payments by receiving, from a first subscriber, information identifying a first of a plurality of billers and information that the first biller associates with the first subscriber. The service provider also receives, from a second subscriber, information identifying a second of the plurality of billers and information that the second biller associates with the second subscriber. The service provider transmits to the first biller a request for verification of validity of the received information which the first biller associates with the first subscriber, and receives a verification of validity responsive to the transmitted verification request. Based on the received verification of validity, the service provider activates the first subscriber for electronic presentment of bills of the first biller. On the other hand, the service provider activates the second subscriber for only electronic payment of the second biller, without any verification from the second biller of the validity of the received information that the second biller associates with the second subscriber.